

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In Re:

JAMES & DEBRA SMITH,

Debtors.

Case No. SG 06-03451

Chapter 13 Bankruptcy

FIRST PRE-CONFIRMATION AMENDMENT TO CHAPTER 13 PLAN

NOW COME the Debtors, James & Debra Smith, who hereby amend their original bankruptcy Plan as follows:

1. Debtors amend their Chapter 13 Plan to increase their monthly payment from \$1,848.40 per month to \$1,878.17 per month. The Debtors will increase their monthly money order portion of their payment from \$500.00 per month to \$530.00 per month.
2. Debtors amend their Chapter 13 Plan to include language required with regard to the 2003 Buick Century. The purchase date of the Buick Century was March 2, 2006, which is within 910 days of filing. This claim is not subject to cramdown and the secured creditor, Fifth Third Bank, will be paid the full amount of their claim, as filed. Debtors reserve the right to object to the claim as filed. Interest will be paid a rate of 10.79% or the contract rate, whichever is lower, on the amount of the secured claim.

11 USC § 1325(a)(5): The holder of such claim shall retain the lien securing such claim until the earlier of the payment of the underlying debt determined under non bankruptcy law; or discharge under section 1328; and if the case under this chapter is dismissed or converted without completion of the plan, such lien shall also be retained by such holder to the extent recognized by applicable non bankruptcy law; and the value as to the effective date of the land, or property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim if payments, such payments shall be in equal monthly amounts; and the holder of the claim is secured by personal property, the amount of such payments shall not be less than an amount sufficient to provide the holder of such claim adequate protection during the period of the plan.

In all other respects the Chapter 13 Plan remains the same.

VERIFICATION OF AMENDMENT

The above named Debtors hereby verify that the attached amendment is true and correct to the best of their knowledge.

Dated: 11/29/06

/s/ James E. Smith

James E. Smith

Dated: 11/29/06

/s/ Debra L. Smith

Debra L. Smith

Golden & Jernigan, PC
Attorneys for Debtors

Dated: 11/29/06

By: /s/ Bonnie S. Lent-Davis

Bonnie S. Lent-Davis (P58091)
50 Courtland
Rockford MI 49341
(616) 866-3350